

ABSTRACT

Technological and information developments encourage banks to provide mobile banking services for the convenience of their customers. Various advantages of mobile banking services, make institutions collaborate with banks to implement online payment systems, one of which is Telkom University.

The purpose of this study is to find out the antecedents of the usefulness and effect on the adoption of mobile banking at Telkom University by using UTAUT2 model. The UTAUT 2 model has eight variables, that is performance expectancy, effort expectancy, social influences, facilitating condition, hedonic motivation, trust, behaviour intention and adoption.

In this study using quantitative research methods with conclusive research types. The population in this study were all mobile banking users at Telkom University. The sample in this study amounted to 200 respondents. Data collection is done by distributing questionnaires through the google form. The sampling technique used is non-probability with purposive sampling. Data analysis techniques in this study used the method of Structural Equation Modeling (SEM) with the help of Lisrel 8.8 software.

The results of this study indicate that effort expectancy, social influences and hedonic motivation do not have a significant effect to behavioral intention, while performance expectancy and trust have positive and significant to behavioral intention. Effort expectancy and trust is positive and significant to performance expectations. Facilitating conditions and behavioral intentions have positive and significant to adoption.

Based on the results of the study, to increase customer behavior intentions to adopt mobile banking, the bank should add the latest features for ease of transactions, make command buttons that are easy to understand, improve security and provide online chat facilities on mobile banking applications, so customers continue to use the service consistently that.

Keyword: Mobile Banking, Behaviour Intention, Adoption, UTAUT2 and SEM.